

Information to identify the case:

Debtor 1	<u>Michelle D. Zotynia</u>	Social Security number or ITIN	xxx-xx-5443
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	17-30687-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michelle D. Zotynia

1/12/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michelle D. Zotynia
 Debtor

Case No. 17-30687-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Jan 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2018.

db
 517117310 +Michelle D. Zotynia, 104 Allen St., Netcong, NJ 07857-1226
 517117311 +Borough of Netcong, 23 Maple Avenue, Netcong, New Jersey 07857-1105
 517117312 +Buckley Madole PC, 99 Wood Avenue South, Suite 803, Iselin, New Jersey 08830-2713
 517117314 Emergency Physicians of St. Clare's LLC, P.O. Box 51028, Newark, NJ 07101-5128
 517117315 +Kohl's, c/o Alltran Financial, LP, P.O. Box 610, Sauk Rapids, MN 56379-0610
 517117316 Lab Corp, P.O. Box 2240, Burlington, NC 27216-2240
 517117317 New Jersey Imaging Network, 27695 Network Place, Chicago, IL 60673-1276
 517117318 Obesity Treatment Centers of NJ, c/o Remex Revenue Management, 307 Wall Street,
 Princeton, NJ 08540-1515
 517117318 +QVC, c/o Penn Credit Corporation, P.O. Box 1259, Department 91047, Oaks, PA 19456-1259
 517117319 +SLS for Deutsche Bank, 8742 Lucent Boulevard, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 517117320 +SRA Associates LLC, 401 Minnetonka Road, Hi Nella, NJ 08083-2914
 517117322 +St. Clare's Hospital, c/o Celentano, Stadtmuer & Walentowicz, 1035 Route 46 East,
 Clifton, NJ 07013-2468
 517117321 St. Clare's Hospital, P.O. Box 536598, Pittsburgh, PA 15253-5907
 517117323 +Toyota Motor Credit Corp., c/o Central Credit Services LLC, 20 Corporate Hills Drive,
 St. Charles, MO 63301-3749
 517117325 +Verizon, c/o Diversified Adjustment Service, Inc., 600 Coon Rapids Boulevard,
 Coon Rapids, MN 55433-5549
 517117324 Verizon, c/o Diversified Consultants, Inc., P.O. Box 1391, Southgate, MI 48195-0391
 517117326 Verizon, c/o EOS CCA, P.O. Box 981002, Boston, MA 02298-1002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 12 2018 23:40:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 12 2018 23:40:50 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr EDI: GMACFS.COM Jan 12 2018 23:23:00 Ally Financial, PO Box 130424,
 Roseville, MN 55113-0004
 517117308 EDI: IIC9.COM Jan 12 2018 23:23:00 Advocare, c/o IC System, P.O. Box 64437,
 St. Paul, MN 55164-0437
 517117309 +EDI: GMACFS.COM Jan 12 2018 23:23:00 Ally, PO BOX 380902,
 Bloomington, Minnesota 55438-0902
 517117313 +EDI: PHINAMERI.COM Jan 12 2018 23:23:00 GM Financial, PO BOX 78143,
 Phoenix, Arizona 85062-8143
 517150981 EDI: BL-TOYOTA.COM Jan 12 2018 23:23:00 Toyota Motor Credit Corporation,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
 J.P. Morgan Mortgage Acquisition Trust 2007- Ch1, Asset Backed Pass-Through Certificates, Series
 2007-Ch1 dcarlon@kmlawgroup.com, bkgroupp@kmlawgroup.com
 Ira A. Cohen on behalf of Debtor Michelle D. Zotynia iaclo3155@optonline.net,
 iaclo@aol.com/susan3155@optonline.net

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 24

Date Rcvd: Jan 12, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Nicholas J. Delzotti on behalf of Trustee Nicholas J. Delzotti nick9151@aol.com,
NJ58@ecfcbis.com
Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com
Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
J.P. Morgan Mortgage Acquisition Trust 2007- Ch1, Asset Backed Pass-Through Certificates, Series
2007-Ch1 rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6